

<i>SERFF Tracking Number:</i>	<i>LFCR-126098775</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Minnesota Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42044</i>
<i>Company Tracking Number:</i>	<i>A04247-1108 ET AL. ROUND 2</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>ML7600P-AR et al.</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: ML7600P-AR et al.

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

SERFF Tr Num: LFCR-126098775 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 42044

Co Tr Num: A04247-1108 ET AL.
ROUND 2

State Status: Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Marie Bennett

Author: Smith Darlene

Disposition Date: 04/13/2009

Date Submitted: 04/03/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/13/2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/13/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

LTC Advertising Filing

Company and Contact

Filing Contact Information

(This filing was made by a third party - LCA01)

Karina Amaral, Compliance Analyst 1 -

karina.amaral@lifecareassurance.com

SERFF Tracking Number: LFCR-126098775 State: Arkansas
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Company Tracking Number: A04247-1108 ET AL. ROUND 2
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ML7600P-AR et al.
Project Name/Number: /

Advertising

21600 Oxnard Street (818) 867-2307 [Phone]
Woodland Hills, CA 91367 (818) 867-2508[FAX]

Filing Company Information

Minnesota Life Insurance Company CoCode: 66168 State of Domicile: Minnesota
Long Term Care Administrative Office Group Code: 869 Company Type:
P.O. Box 4243
Woodland Hills, CA 91365-4243 Group Name: State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 41-0417830

<i>SERFF Tracking Number:</i>	<i>LFCR-126098775</i>	<i>State:</i>	<i>Arkansas</i>
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$250.00
Retaliatory?	No
Fee Explanation:	\$25.00 x 10 forms = \$250.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Minnesota Life Insurance Company	\$250.00	04/03/2009	26934076

SERFF Tracking Number:	LFCR-126098775	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	04/13/2009	04/13/2009

<i>SERFF Tracking Number:</i>	<i>LFCR-126098775</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 04/13/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LFCR-126098775 State: Arkansas

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Product Name: ML7600P-AR et al.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover letter		Yes
Form	Paid-Up Survivor Rider Insert		Yes
Form	Business Seminar Flyer		Yes
Form	Business Owner FAQ		Yes
Form	Business Owner Kit Folder		Yes
Form	Consumer Folder		Yes
Form	Associated Postcard		Yes
Form	Business Postcard		Yes
Form	Sales Track Brochure		Yes
Form	Business Letter from Advisor		Yes
Form	Business Letter from Employer		Yes

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Form Schedule

Lead Form Number: A04247-1108

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A04247-1108	Advertising	Paid-Up Survivor Rider Insert	Initial		0	A04247-1108 Paid-Up Survivor Rider Insert F69887.pdf
	A04543-1208	Advertising	Business Seminar Flyer	Initial		0	A04543-1208 Bus Seminar Flyer F70047.pdf
	A04544-1208	Advertising	Business Owner FAQ	Initial		0	A04544-1208 Bus Owner FAQ F70051.pdf
	A04545-1208	Advertising	Business Owner Kit Folder	Initial		0	A04545-1208 Bus Owner Kit Folder F70046.pdf
	A04546-1208	Advertising	Consumer Folder	Initial		0	A04546-1208 Consumer Folder F70050.pdf
	A04547-1208	Advertising	Associated Postcard	Initial		0	A04547-1208 Assoc Postcard F70049.pdf
	A04548-1208	Advertising	Business Postcard	Initial		0	A04548-1208 Bus Postcard F70048.pdf
	A04553-1208	Advertising	Sales Track Brochure	Initial		0	A04553-1208 Sales Track Brochure F70052.pdf

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A04637-1208	Advertising Business Letter from Initial Advisor	0	A04637-1208 Business Letter from Advisor Final.pdf
A04638-1208	Advertising Business Letter from Initial Employer	0	A04638-1208 Business Letter from Employer Final.pdf

Integrity LTCi

Long Term Care insurance (LTCi) from Minnesota Life Insurance Company



Stop your premium payments during difficult times

When families experience emotional and financial hardship, having one less bill to worry about helps alleviate some of the burden. **Integrity Long Term Care insurance (Integrity LTCi)** from **Minnesota Life Insurance Company (Minnesota Life)** offers two exceptional benefits that help ensure LTCi coverage continues without additional premium payments required.

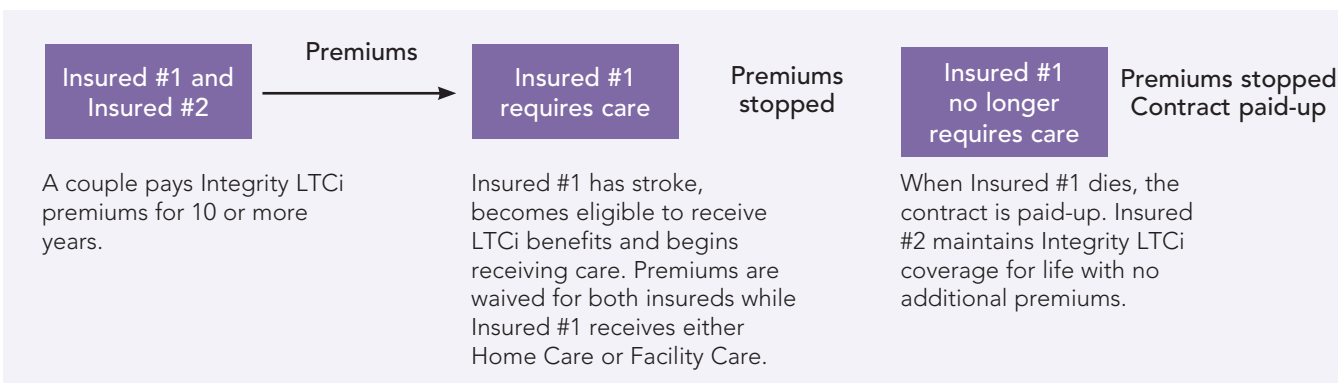
Standard Joint Waiver of Premium

Integrity LTCi comes standard with a **Joint Waiver of Premium** that stops premiums for both insureds if one insured becomes eligible to receive LTCi benefits and begins receiving care. Compared with other LTCi contracts, Integrity LTCi's Joint Waiver of Premium gives your family peace of mind — knowing that you and your spouse won't have to pay premiums should one of you require care.



Paid-Up Survivor Benefit Rider

For an additional premium, you can add the Paid-Up Survivor Benefit Rider to your Integrity LTCi contract. With this rider, your contract is considered “paid-up” if it’s been active for 10 or more years and either you or your spouse dies. “Paid-up” means Long Term Care insurance continues for the life of the surviving spouse without making additional premium payments.



To learn more about Integrity LTCi's options, talk to your financial advisor. **Take care of tomorrow, today.**

*The purpose of this material is the solicitation of insurance.
An insurance agent or company will contact you.*

MINNESOTA LIFE

A Securian Company

The following provisions may not apply or may vary depending on the state in which you live at time of policy issue. Please refer to your state's Outline of Coverage for the exact language in your state.

LIMITATIONS AND EXCLUSIONS

Benefits will not be paid and the Elimination Period will not be satisfied for any confinement, care, treatment or service(s):

- Provided to you by a person in your Family;
- Provided outside the United States or its territories, or Canada, except that we will provide benefits outside the United States or its territories, or Canada, for up to 30 days per calendar year;
- For which you have no financial liability or that is provided at no charge in the absence of insurance;
- Provided in facilities operated primarily for the treatment of alcoholism or drug addiction;
- Provided in facilities operated primarily for the treatment of mental or nervous disorders. However, this shall not operate to exclude coverage for loss which results from Alzheimer's or any other demonstrable organic disease such as senile dementia; or
- For any claim, bill or other demand or request for payment for health care services provided and determined to be furnished as a result of a referral prohibited by Section 1-302 of the Health Occupations Article (MD only); or
- Providing duplication of benefits provided under a Motor Vehicle Responsibility Law (PA only).

NON-DUPLICATION OF BENEFITS

Benefits are not payable under the policy for:

- Expenses incurred for HCBC (if covered under the policy) to the extent that such expenses are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or
- For any other state or federal worker's compensation plan, or other governmental program except (Medicaid).
- In NC, occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act but only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.

For purposes of satisfying the Elimination Period, days on which you meet the requirements for eligibility for the payment of benefits, but coverage is excluded due to the non-duplication of benefits provision, will count toward satisfaction of the Elimination Period.

Coverage provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.

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Minnesota Life Insurance Company

A Securian Company

Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office

P.O. Box 4243, Woodland Hills, CA 91365-4243

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Long Term Care insurance (LTCi) from Minnesota Life Insurance Company



Employee benefit. Family protection.

Take care of tomorrow, today.

[Fillable Employer / Company Owner Name],

in conjunction with

[Fillable Firm Name / Agent Name]

and **Minnesota Life Insurance Company**, is hosting an informational meeting/sales presentation on planning for your future long term care needs. By attending, you and your family may feel more confident about caring for your future needs.

[Fillable Date]

[Fillable Time]

[Fillable Location]

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Business owner Frequently Asked Questions (FAQ)

To assist you with employee conversations, here are some general answers to commonly asked questions.

Why are you providing your employees the opportunity to purchase individual Long Term Care insurance (LTCi)?

We encourage our employees to obtain individual Long Term Care insurance because it may help protect you and your family from the potential emotional and financial burdens associated with long term care. This product is flexible and can be tailored to your needs at a premium you can afford (if employees are paying all or a portion of the premium).

What is LTCi?

Long Term Care insurance helps protect your family and finances should you grow old, become frail and need care. By helping provide for long term care needs, this insurance can also help your family can maintain their roles as family members instead of potentially becoming caregivers.

Why would I need LTCi?

Long Term Care insurance may help protect your family and your retirement portfolio by helping to pay for the types of care your family and friends will find the most time consuming, stressful and perhaps embarrassing. It also may help protect your retirement portfolio and savings, allowing them to be used as they were intended. Note: You may never need LTCi. LTCi's premiums could potentially reduce the amount of your retirement portfolio as they are not invested in accumulation assets.

How much is LTCi?

The cost of Long Term Care insurance depends on three things: age, health and coverage options. Every person is different and we won't know for sure how much it costs until you meet and discuss LTCi with [agent name]. To help reduce the burden of the premium, you will receive a discount¹ as an employee of [company name] and there may be additional benefits if you apply jointly² with another individual.

How do I acquire LTCi?

You will meet confidentially with [Agent name], who will discuss the application and underwriting process with you. A thorough and confidential review of your medical history will be conducted before any Long Term Care insurance policy may be issued. Your agent will be able to help you through this process.

Can I get LTCi for my family members?

Yes. As an employee, your spouse, parents, grandparents and adult children are eligible to apply for LTCi. Also, your spouse's parents, grandparents and adult children can apply as well. Each individual will receive an eight percent discount and there may be additional discounts for contracts purchased jointly.

¹Not available in MO.

²Referred to as "Additional Insured Coverage" in NJ.

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Are there any tax benefits to purchasing LTCi?

There may be tax benefits available to some purchasers of Long Term Care insurance. You should discuss this with your tax advisor.

Who are you offering this product to?

We are offering LTCi to (fill in employee information here). (Fill in reasoning for offering to this group only).

Who is Minnesota Life?

Minnesota Life Insurance Company has almost 130 years with a variety of products in the insurance business. This is a testament to the products they offer and to the strength of the company that stands behind them.

Take care of tomorrow, today.

Minnesota Life is highly rated by the major independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. For more information about the rating agencies and to see where Minnesota Life's ratings rank relative to other ratings, please see our web site at www.minnesotalife.com/financials. These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance company or your Minnesota Life representative/agent. The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney, accountant or tax advisor regarding the tax implications of purchasing long term care insurance.

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MINNESOTA LIFE

Minnesota Life Insurance Company

A Securian Company
Home Office: St. Paul, MN 55101-2098

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Integrity LTCi

Long Term Care insurance (LTCi) from Minnesota Life Insurance Company

Integrity LTCi Employee benefit. Family protection.



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Member benefit. Family protection.



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MINNESOTA LIFE

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Most people are dedicated to building a safe home and promising future for their loved ones. But are you protecting your family from the emotional and financial hardships that may occur if your health declines and you require long term care? All too often, we leave our plans incomplete.

Integrity Long Term Care insurance (Integrity LTCi) from Minnesota Life Insurance Company customizes your benefits, tailoring them to meet your coverage and premium needs. Best of all, as a member of your organization, you and your family members are eligible for a discount on the premiums.*

More information will be coming to you soon!

**Discount applies to the member, member's spouse, member's parents, member's in-laws (spouse's parents), member's grandparents, member's grandparents-in-law (member's grandparents) and member's adult children. Not available in MO.*

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A04548-1208

MINNESOTA LIFE

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Take care of tomorrow, today.

[Employer/Company Owner Name], [Firm Name/Agent Name], in conjunction with **Minnesota Life Insurance Company**, is hosting an informational meeting/sales presentation on planning for your future long term care needs. By attending, you and your family may feel more confident about caring for your future needs.

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Below is important information about the meeting. If you are unable to attend but would still like to receive the information, please let

[Fillable Firm/Advisor Name] know by calling

[Advisor phone number]

Date: [Fillable Date]

Time: [Fillable Start Time – Fillable End Time]

Location: [Fillable Location]

Host: [Fillable Name]

I look forward to helping you plan your future while protecting your family.

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What happens when 'What if?' becomes 'What now?'



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Thinking about the financial future

When preparing for the future, most people think about:

- Retirement strategies
- Estate preservation
- Charitable giving
- Leaving a legacy for their family

Most people also believe they will live a long, healthy and active life. And many will. However, people often choose not to believe that they may become frail and need care.

But what impact would requiring care have on your family and finances?

-Do you have a family member or close friend who required long term care?

-What was the impact to the family, both emotionally and financially?

-What type of care did they require and for how long?

Asking yourself the right questions

For many, the thought of growing older and needing care can be daunting. People often think a lot about who will provide care. Relying on friends and family can appear to be an obvious solution. They want to be able to assume that their children will always be there in our time of need. And they likely will.

However, instead of focusing on who will provide that care, you should focus on the consequences providing care could have on you and your family. Providing care to an individual can be both emotionally and physically devastating on the caregiver.

Have you had a discussion with your family to determine what their concerns might be?

-How will care be shared equally if you have more than one person you seek as a caregiver?

-How will the changes in caregivers' lifestyles impact their families?

-How will you address the change in role from parent and child to caregiver and care receiver?

Having a long term care strategy may help you maintain your relationship with your loved ones as family, not caregivers. It can also help protect your retirement savings and income so you and your family can maintain your desired lifestyle and financial obligations.

Without a strategy, you may be forced to reallocate funds to finance your care or make drastic changes to lifestyle and living arrangements.





Creating a strategy

Starting to prepare a long term care strategy can be difficult and emotional. People often have impressions of what long term care means.

What have you heard about long term care?

While government programs assist in some portion of the cost of care, the programs are not designed to cover the entire cost, provide coverage for the necessary length of time, or pay for care in a place other than a skilled nursing facility. For these reasons, many choose to rely on their personal assets or savings to cover the cost.

But what happens when the savings and assets run out?

Understanding that long term care is much more than being confined to a skilled nursing facility will help develop a strategy that meets you and your family's expectations. When developing a strategy, other concerns should also be considered:

- *Who do you want to provide your care?*
- *Where would you like to receive care?*
- *If you are married, do you hope to receive care together or are you comfortable being separated?*
- *With whom should you discuss your plans?*

The answers to these questions may have an impact on the cost of your care, should a need arise. If you choose not to prepare for the expense of long term care, you may be risking your retirement savings, personal assets and family relationships.



Protecting what's important

Long Term Care insurance is a privately funded insurance policy that provides benefits which may cover all or a portion of the expenses associated with providing certified custodial care. Care may be received either at home or in a facility.¹

While Long Term Care insurance does help protect your assets, the most important asset it protects is your family.

Long Term Care insurance helps your loved ones provide better care to you and may allow you to remain in the community for a longer period of time. It will help pay for the types of services that your family will find most stressful, time consuming and emotionally difficult.

In addition to helping protect your retirement assets, Long Term Care insurance helps protect the income generated from the assets, making it easier to support your current lifestyle and keep your commitments.

For more information on how to begin preparing a long term care strategy, please contact your financial advisor.

¹Depending on the policy selected. Home and Community Based Care available for additional premium.

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Integrity Business Letter from Advisor

(Date)

(Names)

(Titles)

(Address)

(Salutation),

Many people spend years planning for retirement and building a safe place for their loved ones. But are you protecting your family from the emotional and financial hardship that may occur if your health declines and you require long term care? What plans have you made for the time in which you may require care?

All too often we don't take the extra step in protecting our family in the event we will need long term care, leaving our plans incomplete. [I / We] can help.

Valued employees (and qualified applicants¹) of [Company name] can now obtain **Minnesota Life Insurance Company's Integrity LTCI**, an individual long term care insurance policy at a discounted rate.²

By using Integrity LTCi, we are able to customize your long term care policy benefits, tailoring them to meet your coverage and premium needs. In addition, [I can / we can] show you other ways that may help protect both your assets and your family from being forced to make decisions they wouldn't normally want to make.

Retirement should be about living out the plans you intended and [I / we] may help you make that a reality.

[Please contact me today / I will contact you shortly] to arrange a meeting where we can discuss protection for you and your family's future.

Sincerely,

(Representative/Agent name)

¹Certain family members of employees will also qualify for the discount. Ask your licensed insurance representative/agent for more information.

² Discount not available in Missouri.

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance company or your Minnesota Life representative/agent. The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney, accountant or tax advisor regarding the tax implications of purchasing long term care insurance.

Coverage provided by Policy Forms Policy Forms ML7600 et al (In ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA, and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the Long Term Care insurance policy may be continued in force, contact your agent.

The purpose of this material is the solicitation of insurance. An insurance agent or company will contact you.

(Company approved title and letterhead)

¹Certain family members of employees will also qualify for the discount. Ask your licensed insurance representative/agent for more information.

² Discount not available in Missouri.

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance company or your Minnesota Life representative/agent. The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney, accountant or tax advisor regarding the tax implications of purchasing long term care insurance.

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The purpose of this material is the solicitation of insurance. An insurance agent or company will contact you.

A04637-1208

Integrity Business Letter from Employer

(Date)

(Names)

(Titles)

(Address)

(Salutation),

Many people spend years planning for retirement and building a safe place for their loved ones. But how can you help protect your family from the emotional and financial hardship that may occur if your health declines and you require long term care? What plans have you made for the time in which you may require care?

All too often we don't take the extra step in protecting our family in the event we will need long term care, leaving our plans incomplete. [I / We] can help.

Valued employees (and qualified applicants¹) of [Company name] can now obtain **Minnesota Life Insurance Company's Integrity LTCI**, an individual long term care insurance policy at a discounted rate.²

By using Integrity LTCi, you're able to customize your long term care policy benefits, tailoring them to meet your coverage and premium needs. In addition, [Firm/Advisor Name] can show you other ways to help protect both your assets and your family from being forced to make decisions they wouldn't normally want to make.

Retirement should be about living out the plans you intended and [I am / we are] here to help make that a reality.

[[Please contact me today for/ I will contact you shortly with] additional information about this important benefit to help protect your family's future.]

[[Firm/Advisor Name] will contact you shortly to arrange a meeting to begin discussing options to protect you and your family's future.]

Sincerely,

¹Certain family members of employees will also qualify for the discount. Ask your licensed insurance representative/agent for more information.

² Discount not available in Missouri.

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance company or your Minnesota Life representative/agent. The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney, accountant or tax advisor regarding the tax implications of purchasing long term care insurance.

Coverage provided by Policy Forms Policy Forms ML7600 et al (In ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA, and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the Long Term Care insurance policy may be continued in force, contact your agent.

The purpose of this material is the solicitation of insurance. An insurance agent or company will contact you.

[(Company Representative/Manager/Owner)
(Company approved title and letterhead)]

¹Certain family members of employees will also qualify for the discount. Ask your licensed insurance representative/agent for more information.

² Discount not available in Missouri.

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance company or your Minnesota Life representative/agent. The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney, accountant or tax advisor regarding the tax implications of purchasing long term care insurance.

Coverage provided by Policy Forms Policy Forms ML7600 et al (In ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA, and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the Long Term Care insurance policy may be continued in force, contact your agent.

The purpose of this material is the solicitation of insurance. An insurance agent or company will contact you.

<i>SERFF Tracking Number:</i>	<i>LFCR-126098775</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Minnesota Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42044</i>
<i>Company Tracking Number:</i>	<i>A04247-1108 ET AL. ROUND 2</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>ML7600P-AR et al.</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	LFCR-126098775	State:	Arkansas
Filing Company:	Minnesota Life Insurance Company	State Tracking Number:	42044
Company Tracking Number:	A04247-1108 ET AL. ROUND 2		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	ML7600P-AR et al.		
Project Name/Number:	/		

Supporting Document Schedules

	Review Status:	
Satisfied -Name:	Cover letter	04/01/2009
Comments:		
Attachment:		
AR DOI Cover 4-01-09.pdf		

Minnesota Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500
Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.9817 Tel • 818.887.4595 Fax

MINNESOTA LIFE

A Minnesota Mutual Company

April 1, 2009

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MINNESOTA LIFE INSURANCE COMPANY – NAIC # 66168
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form ML7600P-AR et al. ---

A04247-1108	Paid-Up Survivor Rider Insert
A04543-1208	Business Seminar Flyer
A04544-1208	Business Owner FAQ
A04545-1208	Business Owner Kit Folder
A04546-1208	Consumer Folder
A04547-1208	Associated Postcard
A04548-1208	Business Postcard
A04553-1208	Sales Track Brochure
A04637-1208	Business Letter from Advisor
A04638-1208	Business Letter from Employer

Dear Mr. Harris Shearer,

The enclosed advertising material is being submitted for your review and approval. These materials will be used with Long Term Care Policy form ML7600-P-AR, et al., and are intended as “invitations to inquire.”

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,



Michael Lewis
Senior Compliance Analyst
(800) 366-5463, ext. 2380
Michael.Lewis@LifeCare.Assurance.com
Attachments